

Table I.F.2(2003) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	518	757	663	666	520	379	703	452
Industry group **								
Agric., fish., forest.	652	.	.	.	.	.	669	639
Mining and manufacturing	472	.	.	.	.	.	754	419
Construction	650	.	.	.	.	.	725	549
Utilities and transp.	486	.	.	.	.	.	785	438
Wholesale trade	551	.	.	.	.	.	705	464
Fin. svcs. and real estate	449	.	.	.	.	.	600	413
Retail trade	521	.	.	.	.	.	799	450
Professional services	514	.	.	.	.	.	694	444
Other services	558	.	.	.	.	.	655	516
Ownership								
For profit, incorporated	519	.	.	.	.	.	720	447
For profit, unincorporated	559	.	.	.	.	.	672	492
Nonprofit	472	.	.	.	.	.	630	446
Unknown	521	.	.	.	.	.	600	482
Age of firm								
Less than 5 years	625	.	.	.	.	.	744	487
5-9 years	589	.	.	.	.	.	661	500
10-19 years	626	.	.	.	.	.	690	559
20 or more years	525	.	.	.	.	.	715	466
Unknown	370	.	.	.	.	.	770	370
Multi/single status								
2 or more locations	424	.	.	.	.	.	608	416
1 location only	670	.	.	.	.	.	714	600
Percent full-time employees								
Less than 25%	591	.	.	.	.	.	850	557
25-49 %	481	.	.	.	.	.	545	462
50-74 %	477	.	.	.	.	.	688	412
75% or more	522	.	.	.	.	.	710	452
Union presence								
No union employees	558	.	.	.	.	.	707	483
Has union employees	388	.	.	.	.	.	596	375
Unknown	409	.	.	.	.	.	666	403
Percent low wage employees **								
50% or more low wage	585	.	.	.	.	.	715	527
Less than 50% low wage	556	.	.	.	.	.	706	473
Unknown	403	.	.	.	.	.	585	397

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2(2003) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.65	33.26	20.87	19.35	21.99	8.00	13.94	9.64
Industry group **								
Agric., fish., forest.	50.97	.	.	.	.	.	57.54	92.57
Mining and manufacturing	16.18	.	.	.	.	.	32.10	16.07
Construction	26.91	.	.	.	.	.	37.15	65.57
Utilities and transp.	35.78	.	.	.	.	.	28.22	40.65
Wholesale trade	27.23	.	.	.	.	.	48.64	28.13
Fin. svcs. and real estate	29.73	.	.	.	.	.	33.76	32.05
Retail trade	37.21	.	.	.	.	.	58.96	37.96
Professional services	15.74	.	.	.	.	.	37.21	11.86
Other services	29.82	.	.	.	.	.	50.01	35.57
Ownership								
For profit, incorporated	12.68	.	.	.	.	.	15.99	12.23
For profit, unincorporated	21.12	.	.	.	.	.	36.54	28.53
Nonprofit	24.92	.	.	.	.	.	92.71	18.65
Unknown	42.04	.	.	.	.	.	84.51	42.15
Age of firm								
Less than 5 years	40.28	.	.	.	.	.	54.28	46.24
5-9 years	37.15	.	.	.	.	.	35.71	48.24
10-19 years	30.34	.	.	.	.	.	29.17	47.51
20 or more years	11.84	.	.	.	.	.	20.87	11.71
Unknown	10.37	.	.	.	.	.	201.86	10.12
Multi/single status								
2 or more locations	8.77	.	.	.	.	.	28.84	9.05
1 location only	14.17	.	.	.	.	.	15.13	24.05
Percent full-time employees								
Less than 25%	66.54	.	.	.	.	.	121.64	59.80
25-49 %	27.97	.	.	.	.	.	30.01	33.49
50-74 %	22.28	.	.	.	.	.	23.00	20.82
75% or more	8.92	.	.	.	.	.	13.69	10.36
Union presence								
No union employees	13.70	.	.	.	.	.	12.90	14.82
Has union employees	26.62	.	.	.	.	.	116.27	23.35
Unknown	32.37	.	.	.	.	.	91.73	33.64
Percent low wage employees **								
50% or more low wage	19.57	.	.	.	.	.	27.06	22.45
Less than 50% low wage	15.00	.	.	.	.	.	18.84	15.92
Unknown	11.12	.	.	.	.	.	68.37	11.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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